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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

OFFICIAL

In re: Application of:	Cohen
Serial No.:	09/955,464
Filing Date:	9/18/2001
For:	Systems for financial and electronic commerce
Attorney Docket No.:	4018.016

Patent Application

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OFFICE OF PETITIONS

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Attn: Office of Petitions

Transmittal Letter
(9 pages total including this page)

Enclosed please find: (a) a Request for Reconsideration and/or Renewed Petition to Accept Unintentionally Delayed Priority Claim; and (b) an Amendment of May 10, 2004 (including Remarks). In the event that any amounts are deemed required in connection with the present transmittal, the Commissioner is hereby authorized to charge all amounts due to Deposit Account No. 50-1604.

Dated: May 10, 2004

Respectfully submitted,



Morris E. Cohen (Reg. No. 39,947)
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CERTIFICATE OF MAILING (FACSIMILE TRANSMISSION)

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office (Office of Petitions) at Facsimile Number 703-872-9306 on May 10, 2004.


Morris E. Cohen

Transmission Date: May 10, 2004

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**Request for Reconsideration/Renewed Petition
to Accept Unintentionally Delayed Priority Claim**

Receipt is acknowledged of the Decision on Petition dated May 5, 2004 in the above-captioned matter. Further thereto, Applicant hereby requests reconsideration of its prior petition and hereby submits a renewed petition and substitute amendment, as set forth below.

Request for Reconsideration

In the Decision of May 5, 2004 it was stated that a substitute amendment and a renewed petition under 37 C.F.R. §1.78(a)(3) would be required for Applicant's prior petition to be granted. The decision stated that a substitute amendment would be required on the grounds that the amendment filed September 4, 2003 states that Nonprovisional Application No. 09/369,902 filed August 6, 1999 improperly claimed benefit to Provisional Application Nos. 60/161,283 and 60/165,231, both of which were filed after August 6, 1999.

It is believed, however, that the prior amendment was proper, and accordingly, reconsideration of the prior petition is requested.

In the amendment filed on September 4, 2003, it was stated that the '7457 PCT application claimed priority to Provisional Application No. 60/161,283 and 60/165,231 (not that the '902 Nonprovisional Application claimed priority to those provisionals). Specifically, the amendment stated as follows:

-The present application is a continuation under 35 U.S.C. §120 of PCT Application Serial No. PCT/US00/07457 filed March 20, 2000 (abandoned), which is:

(a) a continuation-in part of U.S. Nonprovisional Patent Application Serial No. 09/280,483 filed March 30, 1999 ... ;

(b) a continuation-in-part of U.S. Nonprovisional Application Serial No. 09/369,902 filed August 6, 1999 ... ;

and which (c) also claims the benefit of U.S. Provisional Patent Application No. 60/125,008, filed March 18, 1999, U.S. Provisional Application No. 60/130,600, filed April 22, 1999, U.S. Provisional Application No. 60/130,599 filed April 22, 1999, U.S. Provisional Application Serial No. 60/138,428 filed June 10, 1999, U.S. Provisional Application Serial No. 60/139,167 filed June 15, 1999, and U.S. Provisional Application Serial No. 60/161,283 filed October 25, 1999, and U.S. Provisional Application Serial No. 60/165,231 filed November 11, 1999 ... -

Thus, the prior amendment stated that this application is a continuation of PCT Application Serial No. PCT/US00/07457, and that:

PCT Application Serial No. PCT/US00/07457 is a continuation of (a);

PCT Application Serial No. PCT/US00/07457 is a continuation-in-part of (b);

and PCT Application Serial No. PCT/US00/07457 claims the benefit of the provisional applications listed in (c).

Since the prior amendment indicated that the PCT application claimed priority to the provisional applications listed in (c), it is respectfully believed that the prior amendment was proper. Accordingly, reconsideration of the petition is respectfully requested.

A substitute amendment is enclosed herewith as well. The substitute amendment has the same priority claims as previously set forth in the September 2003 amended, but is merely broken into separate paragraphs starting with the words "PCT Application Serial No. ..." to ensure that there is no misunderstanding as to what Applicant intended to claim in the Amendment of September 4, 2003.

It is believed that no additional fees are due in connection with the present Request for Reconsideration. However, should any further funds be required, authorization is provided to charge all amounts due to Deposit Account No. 50-1604.

Renewed Petition

In the event that a full Renewed Petition is deemed necessary, Applicant hereby renews its petition under 35 U.S.C. §120, 37 C.F.R. §1.78(a)(3), and M.P.E.P. §201.11 to accept an unintentionally delayed priority claim for the benefit of prior-filed applications, and submits a substitute amendment as enclosed.

Pursuant to 37 C.F.R. §1.78(a)(3), a petition to accept an unintentionally delayed priority claim requires: (i) the reference required by 35 U.S.C. §120 and paragraph (a)(2) of this section to the prior filed applications; (ii) the surcharge set forth in §§ 1.17(t); and (iii) a statement that the entire delay between the date the claim was due under paragraph (a)(2)(ii) of this section and the date the claim was filed was unintentional.

With respect to the required reference under (i), it is provided as set forth in the enclosed Amendment of May 10, 2004. Although the prior amendment of September 4, 2004 is believed to have been proper, the substitute amendment is reworded slightly to address the issues raised in the May

4, 2004 decision, so as to ensure that there is no misunderstanding as to what Applicant is claiming.

With respect to requirement (ii), the surcharge set forth under §1.17(t), authorization is hereby provided to charge all amounts due to Deposit Account 50-1604.

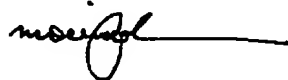
With respect to requirement (iii), this will confirm that the entire delay between the date the claim was due under paragraph (a)(2)(ii) of this section and the date the claim was filed was unintentional. Upon receipt of the May 5, 2004 decision, Applicant reviewed the decision and the file and immediately responded.

In the event that a petition is deemed unnecessary, or that further action of some form or a different petition is required for the present correction, please contact counsel at the address or phone number listed below so that we may address the Patent Office's requirements. Correction of the application and file in this matter to obtain the priority of the prior applications under any and all applicable law is hereby requested.

Counsel thanks the Patent Office in advance for their consideration of this matter.

Dated: May 10, 2004

Respectfully submitted,



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